

sub-total shown on line 4. If the total on line 6 is less than zero, the resulting figure should be shown in parentheses.

7. Settlements, Surcharges & Other Losses

Report gross losses resulting from charge-offs, settlements, judgments, or other claims which are included in the total shown on line 3. These amounts should not be shown net of any recoveries or insurance payments. Legal expenses should be included on line 2(b) or 2(c). Do not include contingent liabilities related to outstanding litigation.

Account Definitions—Lines 7(a) through 7(j)

Report settlements, surcharges, and other losses arising from errors, misfeasance or malfeasance according to the type of account and capacity. The sum of lines 7(a) through 7(j) should equal the total shown on line 3(a) above.

Risk Definitions—Lines 7(k) through 7(m)

Settlements, surcharges, and other losses should also be reported by the functional activity which gave rise to the payment. The sum of the amounts reported by such functional activity on lines 7(k) through 7(m) should equal the total shown on line 3(a), "Settlements, Surcharges and Other Losses."

Investment Losses: The amount paid or credited to accounts or account holders for losses arising from the investment management of account assets in situations where the bank exercises discretion in the selection, purchase, retention, or sale of an account's assets.

Administration Losses: The amount paid or credited to accounts or account holders as reimbursement for losses arising from the management of the accounts. Such losses generally arise from the failure to fulfill responsibilities established by the agreement under which the bank is acting or failure to fulfill the duties inherent in the fiduciary capacity under which the bank is authorized to act.

Operational Losses: The amount paid or credited to accounts or account holders as restitution for losses arising from accounting and other support activities, such as securities trade processing. Operational losses include all activities which support investment and account administration functions.

Memo Item to Be Completed by Non-Deposit Trust Companies Only

8. Non-Fiduciary Income

Stand alone or non-deposit trust companies, whose activities are limited

to providing fiduciary services, may have income not directly attributable to the furnishing of fiduciary services. This income should be reported on this line 8 as a memo figure and should not be included in the data shown on lines 1 through 6.

[FR Doc. 95-16090 Filed 6-29-95; 8:45 am]

BILLING CODE 6210-01-M

FEDERAL RESERVE SYSTEM

Associated Banc-Corp; Change in Bank Control Notices; Acquisitions of Shares of Banks or Bank Holding Companies; Correction

This notice corrects a notice (FR Doc. 95-15132) published on page 32322 of the issue for Wednesday, June 21, 1995.

Under the Federal Reserve Bank of Chicago heading, the entry for Associated Banc-Corp, is revised to read as follows:

1. *Associated Banc-Corp*, Green Bay, Wisconsin; to acquire Great Northern Mortgage, Rolling Meadows, Illinois, and thereby engage in mortgage banking activities, pursuant to § 225.25(b)(1) of the Board's Regulation Y.

Comments on this application must be received by June 30, 1995.

Board of Governors of the Federal Reserve System, June 26, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-16105 Filed 6-29-95; 8:45 am]

BILLING CODE 6210-01-F

Berkshire Bancorp, et al.; Formations of; Acquisitions by; and Mergers of Bank Holding Companies

The companies listed in this notice have applied for the Board's approval under section 3 of the Bank Holding Company Act (12 U.S.C. 1842) and § 225.14 of the Board's Regulation Y (12 CFR 225.14) to become a bank holding company or to acquire a bank or bank holding company. The factors that are considered in acting on the applications are set forth in section 3(c) of the Act (12 U.S.C. 1842(c)).

Each application is available for immediate inspection at the Federal Reserve Bank indicated. Once the application has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank or to the offices of the Board of Governors. Any comment on an application that requests a hearing must include a statement of why a written presentation would not suffice

in lieu of a hearing, identifying specifically any questions of fact that are in dispute and summarizing the evidence that would be presented at a hearing.

Unless otherwise noted, comments regarding each of these applications must be received not later than July 25, 1995.

A. Federal Reserve Bank of Boston (Robert M. Brady, Vice President) 600 Atlantic Avenue, Boston, Massachusetts 02106:

1. *Berkshire Bancorp*, Pittsfield, Massachusetts; to become a bank holding company by acquiring 100 percent of the voting shares of Berkshire County Savings Bank, Pittsfield, Massachusetts.

B. Federal Reserve Bank of Kansas City (John E. Yorke, Senior Vice President) 925 Grand Avenue, Kansas City, Missouri 64198:

1. *Harris Taubman Financial Corporation*, Fayette, Missouri; to become a bank holding company by acquiring 100 percent of the voting shares of CTC Bancorp, Inc., Fayette, Missouri, and thereby indirectly acquire Commercial Trust Company of Fayette, Fayette, Missouri.

C. Federal Reserve Bank of San Francisco (Kenneth R. Binning, Director, Bank Holding Company) 101 Market Street, San Francisco, California 94105:

1. *Wells Fargo & Company*, San Francisco, California; to acquire 80 percent of the voting shares of Wells Fargo HSBC Trade Bank, National Association, San Francisco, California.

Board of Governors of the Federal Reserve System, June 26, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-16106 Filed 6-29-95; 8:45 am]

BILLING CODE 6210-01-F

Fredric R. LeVarge, et al.; Change in Bank Control Notices; Acquisitions of Shares of Banks or Bank Holding Companies; Correction

This notice corrects a notice (FR Doc. 95-15412) published on page 32680 of the issue for Friday, June 23, 1995.

Under the Federal Reserve Bank of Atlanta heading, the entry for Fredric R. LeVarge, is revised to read as follows:

1. *Fredric R. and Patricia M. LeVarge*, both of Tampa, Florida; to acquire an additional 10.2 percent, for a total of 19.5 percent of the voting shares of City Financial Corporation of Tampa, Tampa, Florida, and thereby indirectly acquire City First Bank, Tampa, Florida.

Comments on this application must be received by July 7, 1995.